

B18(Official Form 18)(12/07)

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 1:15-bk-11803

In Re:

Patricia Lorraine Conklin
aka Patricia L Conklin Alvarez, aka Patricia Alvarez
84 Winding Trails Ct
Fairfield, OH 45014

Chapter: 7

Debtor(s)

Social Security / Individual Taxpayer ID No.:

Debtor: xxx-xx-4074

Joint:

Employer Tax ID / Other nos.:

Debtor:

Joint:

DISCHARGE OF DEBTOR

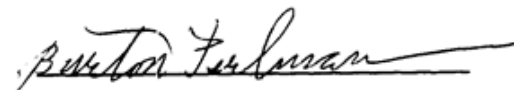
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 8/12/15

BY THE COURT:

A handwritten signature in dark ink, appearing to read "Burton Perlman", with a long horizontal flourish extending to the right.

Burton Perlman
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of Ohio

In re:
Patricia Lorraine Conklin
Debtor

Case No. 15-11803-bp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-1

User: pagem
Form ID: bl8

Page 1 of 2
Total Noticed: 38

Date Rcvd: Aug 12, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2015.

db
17596173 +Patricia Lorraine Conklin, 84 Winding Trails Ct, Fairfield, OH 45014-5062
17596176 +AHCCES, 801 E Jefferson Street, MD 4100, Phoenix, AZ 85034-2246
+Bluff of Wildwood Homeowners Association, c/o Amy S Ferguson, 10655 Springfiled Pike,
Cincinnati, OH 45215-1120
17596181 +Che Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
17596183 +Chris Boerger DDS, 2842 Mack Road, Fairfield, OH 45014-5130
17596185 +Compass Point Partners in Wellness, 1251 Nilles Rd Suite 5, Fairfield, OH 45014-7205
17596188 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
17596190 +Indian Creek Family Health, 10 N Locust St Suite D, Oxford, OH 45056-1182
17596191 +Integrity Solution Svc, 20 Corporate Hills Dr, Saint Charles, MO 63301-3749
17596193 +Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
17596194 +Leslie S Davila, 84 Winding Trails Ct, Fairfield, OH 45014-5062
17596195 +McCullough Hyde Memorial Hospital, PO BOX 713227, Cincinnati, OH 45271-3227
17596196 +Mercy, 4600 McAuley Place 5th Floor, Cincinnati, OH 45242-4765
17596197 +Mercy Emergency Phys, Po Box 634065, Cincinnati, OH 45263-4065
17596200 +ODJFS/Child Support, 50 W Town Street, 5th Floor, Columbus, OH 43215-4173
17596201 +Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
17596202 +Page Utility, 19 Poplar St, Page, AZ 86040
17596203 +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744
17596205 +Serenity Behavioral Science, 7760 West VOA Park Drive Suite H, West Chester, OH 45069
17596207 +University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908
17596208 +Valley Collection Serv, Po Box 520, Glendale, AZ 85311-0520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLSLUTSKY.COM Aug 12 2015 19:08:00 Norman L Slutsky, 9403 Kenwood Rd.,,
Suite D100, Cincinnati, OH 45242-6860
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 12 2015 19:34:10
Capital One Auto Finance, P.O. BOX 201347, ARLINGTON, TX 76006-1347
17596174 +EDI: BANKAMER2.COM Aug 12 2015 19:08:00 Bank of America, 100 North Tryon Street,
Charlotte, NC 28255-0001
17596175 EDI: BANKAMER.COM Aug 12 2015 19:08:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,
Newark, DE 19713
17596177 +EDI: STFC.COM Aug 12 2015 19:09:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
17596178 +EDI: CAPITALONE.COM Aug 12 2015 19:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
17596179 +EDI: CAPONEAUTO.COM Aug 12 2015 19:09:00 Capital One Auto Finance, 3905 N Dallas Pkwy,
Plano, TX 75093-7892
17596179 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Aug 12 2015 19:27:51
Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
17596180 +E-mail/Text: opsq_usbankruptcy@cashnetusa.com Aug 12 2015 19:24:52 Cashnetusa.com,
200 West Jackson Suite 1400, Chicago, IL 60606-6929
17596182 +EDI: CHASE.COM Aug 12 2015 19:08:00 Chase Card, 201 N. Walnut St//Del-1027,
Wilmington, DE 19801-2920
17596184 +E-mail/Text: BANKRUPTCY@CINBELL.COM Aug 12 2015 19:25:21 Cincinnati Bell, PO BOX 748003,
Cincinnati, OH 45274-8003
17596186 EDI: ESSL.COM Aug 12 2015 19:08:00 Dish Network, PO BOX 94063, Palatine, IL 60094-4063
17596187 +E-mail/Text: bknotice@erccollections.com Aug 12 2015 19:26:17 Enhanced Recovery Corp,
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
17596189 +E-mail/Text: bknotices@financesysteminc.com Aug 12 2015 19:27:10 Finance Systems Of Ric,
5703 National Rd E, Richmond, IN 47374-2619
17596192 +E-mail/Text: BKRMailOps@weltman.com Aug 12 2015 19:26:19 Jill Keck, 525 Vine Street,
Suite 800, Cincinnati, OH 45202-3122
17596198 +EDI: MID8.COM Aug 12 2015 19:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
17596204 +E-mail/Text: bankruptcy@risecredit.com Aug 12 2015 19:27:01 Rise, 4150 International,
Fort Worth, TX 76109-4892
17596206 EDI: AGFINANCE.COM Aug 12 2015 19:08:00 Springleaf Financial Services,
1720 S Erie Hwy Suite c, Hamilton, OH 45011-4107
17596207 +E-mail/Text: External.Collections@phoenix.edu Aug 12 2015 19:27:32 University Of Phoenix,
4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

17596199* +Midland Funding LLC, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-1

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2015 at the address(es) listed below:

Asst US Trustee (Cin) ustpregion09.ci.ecf@usdoj.gov

Dean Snyder on behalf of Debtor Patricia Lorraine Conklin dsnyderpleadingsonly@gmail.com,
bankruptcyquestions@gmail.com

Jerry Rhea Howard on behalf of Creditor Pacific Union Financial LLC midwestbk@alolawgroup.com

Norman L Slutsky nslutsky@fuse.net, nslutsky@ecf.epiqsystems.com

TOTAL: 4